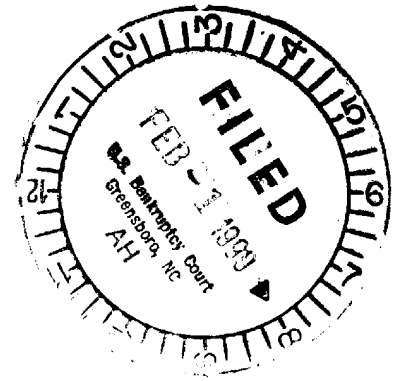


January 20, 1999

Susan Miller
Litigation Unit
USA Group, Inc.
P.O. Box 7039
Indianapolis, IN 46207-7039



Case No. 94-11329

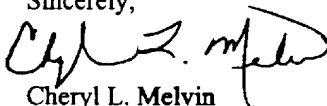
Dear Ms. Miller:

I am addressing this letter to you and enclosing payment in form of certified funds for the amount of \$325.97. This was the amount that I committed to pay in my letter to your organization dated December 12, 1998. The subject of that dated letter was headed "Request for Official Hearing & Wage Garnishment Appeal" to which so far I have not gotten a response. It would be of great help if you would forward the certified check to the correct department to be applied appropriately.

I completed all forms regarding the "Request for Official Hearing & Wage Garnishment Appeal", as instructed. I also included information disputing the amount owed and the circumstances involving the collection agency (Superior Credit). Also enclosed was information capturing my Chapter 13 case (94-11329).

Any help you can give in the status of this case would be greatly appreciated.

Sincerely,


Cheryl L. Melvin
SS# 142-46-4244

Cc: Anne Isaac-Attorney
Anita Jo Kinlaw Troxler, Standing Trustee
William L. Stocks - U.S. Bankruptcy Judge
Chris Carter - Debt Collector Superior Credit, Inc.
Molly W. Miller - Chapter 13 Counselor (Greensboro)
William L. Schwenn - U.S. Bankruptcy Clerk
Michael F. Easley - NC Dept. of Justice

CUSTOMER'S RECEIPT DO NOT SEND THIS RECEIPT FOR PAYMENT
KEEP IT FOR YOUR RECORDS

69577798860 990323 274253 *325*97

SERIAL NUMBER

YEAR MONTH DAY

POST OFFICE

U.S. DOLLARS AND CENTS

PAY TO

USA Group Inc

ADDRESS

PO Box 7039



CHECKWRITER
IMPRINT AREA

FROM

Paul M. Lind

Ed. Ingersoll, Inc 46207

PO Box 867

Greensboro NC 27417

COD NO OR
USED FOR

94-11329

This receipt is your guarantee for a refund of your money order if it is lost or
when provided you fill in the Pay To and From
the space provided. No claim for improper
payment if your money order is lost or stolen for 2 years after
of a refund at our Post Office

An inquiry form 4001 may be used at any time for a loss. A
reply should be received within 60 days after the money order
purchase date, provided the money order has not been paid